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<b>TRANSMITTAL FORM</b> <i>(to be used for all correspondence during pendency of filed application)</i>	0001/PTO Rev. 10/95	U.S. Department of Commerce Patent and Trademark Office	Application Number	09/675,412
			Filing Date	September 29, 2000
			First Named Inventor	Russell Anderson
			Group Art Unit Number	2163
			Examiner Name	Unknown
Total Number of Pages in This Submission	4*	Attorney Docket Number	5240	<b>RECEIVED</b>

ENCLOSURES (check all that apply)		MAR 14 2002 Technology Center 2100
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REMARKS: *Excludes page count of the cited references		

SIGNATURE OF ATTORNEY OR AGENT		
Signature:		
Attorney/Reg. No.:	Robert R. Sachs, Registration No. 42,120	Dated: Dec. 3, 2001

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I hereby certify that this correspondence, including the enclosures identified above, is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Commissioner for Patents, Washington, D.C. 20231 on the date shown below. If the Express Mail Mailing Number is filled in below, then this correspondence is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service pursuant to 37 CFR 1.10.		
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PATENT

IN THE

UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANTS: Russell Anderson, et al.  
SERIAL NO.: 09/675,412  
FILING DATE: September 29, 2000  
TITLE: DETECTING & MEASURING RISK WITH PREDICTIVE MODELS USING  
CONTENT MINING  
EXAMINER: Unknown  
GROUP ART UNIT: 2163  
ATTY. DKT. NO.: 5240

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Dated: 12/3/01

By: Robert R. Sachs, Registration No. 42,120

COMMISSIONER FOR PATENTS  
WASHINGTON, DC. 20231

INFORMATION DISCLOSURE STATEMENT  
Under 37 CFR §§ 1.56 and 1.97-98

SIR:

Pursuant to the provisions of 37 C.F.R. §§ 1.56 and 1.97-98, enclosed herewith is modified form PTO-1449 listing references for consideration by the Examiner. A copy is enclosed herewith of each listed reference which may be material to the examination of this application, and with respect to which there may be a duty to disclose.

The filing of this Information Disclosure Statement shall not be construed as a representation regarding the completeness of the list of references, or that inclusion of a reference in this list is an admission that it is prior art or is pertinent to this application, or that a search has been made, or as an admission that the information listed is, or may be considered to be, material to patentability, or that no other material information exists, and shall not be construed as an admission against interest in any manner.

This Information Disclosure Statement submitted herewith is being filed:

☒ within three months of the filing date of the application, or date of entry into the national stage of an international application, or before the mailing date of a first official action on the merits, whichever event last occurred.

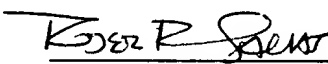
☒ Applicant submits that no fee is required for the consideration of the accompanying Information Disclosure Statement.

Consideration of the listed references and favorable action are solicited.

Respectfully submitted,

RUSSELL ANDERSON, ET AL.

Dated: 12/3/07

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